

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant	Michael David Erlanger
Application No. 09/370,619	Filing Date: August 7, 1999
Title of Application:	Efficient Market For Financial Products
Examiner	Daniel Lawson Greene
Art Unit	3694

Commissioner for Patents  
Post Office Box 1450  
Alexandria, VA 22313-1450

**Response to Official Action**

In response to the Official Action dated **6 April 2009**, Applicant submits the following Amendment and Remarks.

If any additional fee is due please charge Deposit Account No. 19-4516.

A Listing of All Claims Including Current Amendments begins on page 2.

Remarks begin on page 26.